

Please amend the first paragraph after the title as follows:

CROSS REFERENCE TO RELATED APPLICATIONS INCORPORATED BY REFERENCE

Priority is claimed from of This application claims priority from U.S. Provisional Patent Application Serial No. 60/154,120 filed September 15, 1999, entitled "SYSTEM FOR VOUCHER OR TOKEN VERIFICATION" and further identified as attorney docket number 3730-915-PROV, the disclosure of which is incorporated by reference in its entirety and incorporated herein in its entirety by reference; this application is a continuation-in-part of U.S. Patent Application Serial No. 09/178,441, now U.S. Patent No. 6,116,402, filed October 23, 1998, and incorporated herein in its entirety by reference.



Parent 60/ Parent such 11 Fild 10-93-98 1-15-19 9/12/00 9/14